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## Substitute for form 1449/PTO Application Number 09/981.645 Filing Date October 16, 2001 INFORMATION DISCLOSURE First Named Inventor Peter Melchior STATEMENT BY APPLICANT Art Unit 3693

(Use as many sheets as necessary) Examiner Name Harish T. Dass Sheet 1 of 3 Attorney Docket Number 13364/1025

Fxaminer	Cite	Document Number	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where
Initials*	No.1	Document Humber	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant
		Number-Kind Code <sup>2 (Fitosom)</sup>			Figures Appear
		<sup>US-</sup> 4,799,156	01-17-1989		
		<sup>US-</sup> 5,359,509	10-25-1994		
		US- 5,644,727	07-01-1997		
		<sup>US-</sup> 5,704,044	12-30-1997		
		<sup>US-</sup> 5,717,989	02-10-1998		
		<sup>US-</sup> 5,842,178	11-24-1998		
		<sup>US-</sup> 5,870,711	02-09-1999		
		US- 5,875,437	02-23-1999		
		<sup>US-</sup> 6,035,288	03-07-2000		
		<sup>US-</sup> 6,128,602	10-03-2000		
		<sup>US-</sup> 6,115,690	09-05-2000		
		<sup>US-</sup> 6,141,653	10-31-2000		
		US- 6,151,588	11-21-2000		
		US- 2002-0095373	07-18-2002		
		US- 2002-0099655	07-25-2002		
		US- 2002-0107785	08-08-2002		
		US- 2002-0120555	08-29-2002		
		<sup>US-</sup> 2002-0156656	10-24-2002		
		<sup>US-</sup> 6,739,517	05-25-2004		

		FOREIG	IN PATENT DOCU				
Examiner C Initials* N	Cite No.1	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	
		Country Code <sup>3</sup> "Number <sup>4</sup> " Kind Code <sup>5</sup> (if known)	MM-DD-YYYY		Or Relevant Figures Appear	T <sup>6</sup>	
		WO 96/12242	04-25-1996				
		WO 01/35286	05-17-2001				
		WO 02/033514	04-25-2002			Ш	
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/Harish Dass/

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3693 (Use as many sheets as necessary) Harish T. Dass Examiner Name Sheet 2 of 3 Attorney Docket Number 13364/1025

			U. S. PATENT D		
Examiner Initials*	Cite No.1	Document Number  Number-Kind Code <sup>2 (Flavour)</sup>	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		<sup>US-</sup> 7,047,219	05-16-2006		
		<sup>US-</sup> 7,069,234	06-27-2006		
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	FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear				
		Country Code <sup>3</sup> "Number <sup>4</sup> "Kind Code <sup>5</sup> ( <i>If known</i> )	MM-DD-YYYY	.,,,		T <sup>6</sup>			

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Complete if Known			
Application Number	09/981,645		
Filing Date	October 16, 2001		
First Named Inventor	Peter Melchior		
Art Unit	3693		
Examiner Name	Harish T. Dass		
Attorney Docket Number	13364/1025		
	Filing Date First Named Inventor Art Unit Examiner Name		

		NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.1	Cite Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-iss number(s), publisher, city and/or country where published.			
		Mohamad, Packeer, "Examining Cash-Flow Forecasts," New Straits Times, Kuala Lumpur, December 10, 1996. 5 pages.			
		Leonard, Adrian, "Internet Services Offered at Lloyd's [5th edition], November 4, 1998, Journal of Commerce, p. 11A.			
		Ternet, Barry A., "Safeguarding Shipments When Going Global," September 1993, Risk Management, Vol. 40, Issue 9, pages 20-26.			
		Watterson, P., "Credit Default Swaps," Credit [online], Nov. 2002 [retrieved Mar. 28, 2007] from URL <a href="http://www.srz.com/files/article-november02-creditefaultswaps.pdf">http://www.srz.com/files/article-november02-creditefaultswaps.pdf</a>			
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Sheet	3	of	3	Attorney Docket Number	13364/1025			

	NON PATENT LITERATURE DOCUMENTS			
Cite No.1				
	Mohamad, Packeer, "Examining Cash-Flow Forecasts," New Straits Times, Kuala Lumpur, December 10, 1996. 5 pages.			
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	Watterson, P., "Credit Default Swaps," Credit [online], Nov. 2002 [retrieved Mar. 28, 2007] from URL <a href="http://www.srz.com/files/article-november02-creditefaultswaps.pdf">http://www.srz.com/files/article-november02-creditefaultswaps.pdf</a>			
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Examiner Signature	/Harish Dass/	Date Considered	03/21/2008

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